



LOCAL HELP FOR PEOPLE WITH MEDICARE

SHIP is a free and impartial Medicare information and counseling program provided by the Indiana Department of Insurance.

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Ask SHIP - Medicare Question & Answer Column

Submitted by: Cheryl St. Clair, Executive Director for SHIP

Medicare is complicated, and Hoosiers who are age 65 or older, especially those who are new to this important federal health insurance program, often want to know where they can get help sorting out Medicare's enrollment rules and benefit options. The good news is that Indiana's State Health Insurance Assistance Program (SHIP) call center and statewide local counselors are available to provide free, impartial information to anyone who needs answers to their Medicare questions and concerns. Below are a few common Medicare questions that SHIP counselors answer for Hoosiers every day, along with the answers.

Question: Are there other Medicare options at age 65 or older in addition to Part A (Hospital Insurance) and Part B (Medical Insurance)?

Answer: Yes, upon enrollment in Medicare you may choose to enhance your coverage with a Medigap Supplement Plan, a Part D Prescription Drug Plan or a Medicare Part C Advantage Plan.

Question: How do Medigap Supplement Plans work?

Answer: Medigap Plans, also known as Medicare Supplements, are standardized benefit plans sold by private health insurance companies. All Medigap policies offer the same basic benefits, but most offer additional benefits that fill Medicare Part A and B coverage gaps (deductibles and copays/coinsurances). You will have a six-month guaranteed issuance period to purchase any Medigap policy that is sold in your state when you turn 65 and enroll in Part A and B. That is the best time to buy a Medigap Supplement. These plans can be used with any medical provider that accepts Medicare.

Question: Do Medicare Part A and B and Medigap Supplements cover outpatient prescription drugs?

Answer: No, you would need to sign-up for a Part D Prescription Drug Plan or a Part C Advantage Plan that includes drug benefits if you need outpatient prescription drug coverage. They are sold by private health insurance companies.

Question: How do Part C Advantage Plans work?

Answer: If you join a Part C Advantage Plan, you still have Medicare benefits. However, you would get your Medicare Hospital and Medical coverage from your Advantage Plan. You usually would get outpatient prescription drug coverage through your Advantage Plan as well. In that case, you would not sign-up for a separate Part D Plan too. There are several types of Advantage Plans and some may require you to use a specific network of medical providers. Many Advantage Plans also include some dental/vision/hearing aid benefits, gym memberships, an over-the-counter (OTC) product allowance, and other sometimes other coverage that isn't provided by Medicare Part A and B or Medigap Supplements.

You can learn about Medicare enrollment and benefits and compare Medigap Supplement Plans, Part C Advantage Plans and Part D Prescription Drug Plans at Indiana SHIP's Website (www.medicare.in.gov) and Medicare's Website (www.Medicare.gov). Then, if you have further questions about enrolling in Medicare or about its benefits and options, you can contact the SHIP call center at 800-452-4800 (866-846-0139 TDD). If you prefer talking to someone in person about your Medicare concerns, you may call the above phone number and ask how you can arrange to talk face-to-face with a trained SHIP counselor in your community.

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